

# Your Rights Under the Fair Credit Reporting Act

If you've ever applied for a credit card, a loan or insurance, there's a file about you called a credit report. Your credit report has information on where you have lived, whether you pay your bills on time and how much you owe to creditors, and whether you've been sued or filed for bankruptcy. Consumer reporting companies maintain files about you and sell the information in them to creditors, insurers, employers and other businesses that, in turn, use the information to evaluate your applications for credit, insurance, employment or a lease.

The federal Fair Credit Reporting Act (FCRA) gives you the right to:

- ➔ **GET** your credit report
- ➔ **GET** your credit score
- ➔ **FIX** mistakes in your credit report
- ➔ **STOP** pre-approved offers of credit

## ➔ GET YOUR CREDIT REPORT

- You can get a free credit report every 12 months from each of the three nationwide consumer reporting companies — Equifax, Experian and TransUnion. To order, visit **[www.annualcreditreport.com](http://www.annualcreditreport.com)** or call **1-877-322-8228**.
- You can contact any consumer reporting company to get an additional free credit report if:
  - you are the victim of fraud;
  - you are on public assistance; or
  - you are unemployed but expect to apply for employment within 60 days.
- You can get a free credit report if someone has taken action against you, such as denying credit, because of information in your credit report. You should get a notice that includes information about how to get your free report so you can make sure the information used to take action against you is accurate.
- You can get a free report every 12 months from nationwide specialty consumer reporting companies that sell a specific type of information about you, like your check-writing, rental, insurance or medical history.
- You can always buy a copy of your report from any consumer reporting company.

## → GET YOUR CREDIT SCORE

- Your credit score is a number that reflects the information in your credit report. It can affect whether you get a loan and how much you will have to pay for the loan. You can order a credit score from consumer reporting companies that create or distribute scores. You may have to pay for your credit score.

## → FIX MISTAKES IN YOUR CREDIT REPORT

- Contact the consumer reporting company that provided the report and ask for an investigation.
- Write a letter to the company that provided the information about you (such as your credit card company), tell them about the mistake, and ask them to correct it.
- Inaccurate, incomplete, or unverifiable information must be corrected or deleted, usually within 30 days.
- Accurate negative information stays in your credit report for seven years as long as it can be verified, even if you have paid the debt. Bankruptcies can be reported for 10 years; criminal convictions can be reported indefinitely.
- For more information about how to fix mistakes in your credit report, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

## → STOP PRE-APPROVED OFFERS OF CREDIT

- Companies may use your credit report to send you “pre-approved” offers of credit or insurance that you did not ask for. You may choose to stop these offers by calling **1-888-5-OPTOUT (1-888-567-8688)**. You may have to provide your Social Security Number to ensure proper identification.
- Put your phone number on the national Do-Not-Call registry to stop most telephone sales calls. To register, visit [www.ftc.gov/donotcall](http://www.ftc.gov/donotcall) or call **1-888-382-1222**.

## ADDITIONAL RIGHTS:

- You must agree in writing before a consumer reporting company can give out information in your credit report to your employer or to a potential employer. For more information about credit reports and employment, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).
- You have a right to sue in federal or state court for certain violations of the FCRA.
- Identity theft victims and active duty military personnel have additional rights. For more information, visit [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).
- State law may give you other rights; contact your state or local consumer protection agency or your state Attorney General for information ([www.naag.org](http://www.naag.org)).